

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Marek Loza § Case No. 17-23522  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. RADTKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 21,493.15  
(Without deducting any secured claims)

Assets Exempt: 301,516.78

Total Distributions to Claimants: 299,899.00

Claims Discharged  
Without Payment: 3,804,583.33

Total Expenses of Administration: 204,101.00

3) Total gross receipts of \$ 504,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 504,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 201,342.34	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	204,101.00	204,101.00	204,101.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	3,404,348.52	3,629,508.02	3,629,508.02	299,899.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 3,605,690.86</b>	<b>\$ 3,833,609.02</b>	<b>\$ 3,833,609.02</b>	<b>\$ 504,000.00</b>

4) This case was originally filed under chapter 7 on 08/07/2017 . The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/25/2019 By: /s/STEVEN R. RADTKE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Settlement of estate's interest in alleged fraudulent transfers and related matters between Debtor and others	1241-000	504,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 504,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ditech, Attn: Bankruptcy Po Box 6172 Rapid City, SD 57709		176,451.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Toyota Financial Services, Attn. Bankruptcy Dept. P.O. Box 8026 Cedar Rapids, IA 52408		24,891.34	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 201,342.34</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. RADTKE	2100-000	NA	28,450.00	28,450.00	28,450.00
STEVEN R. RADTKE	2200-000	NA	9.50	9.50	9.50
Illinois Department of Revenue	2820-000	NA	484.00	484.00	484.00
STEVEN R. RADTKE	3110-000	NA	3,712.50	3,712.50	3,712.50
Chester H.Foster, Jr. and Foster Legal Services, PLLC	3210-000	NA	168,000.00	168,000.00	168,000.00
Kutchins, Robbins & Diamond, Ltd.	3410-000	NA	3,445.00	3,445.00	3,445.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 204,101.00</b>	<b>\$ 204,101.00</b>	<b>\$ 204,101.00</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Asset Acceptance, LLC, Attn. Bankruptcy Dept. PO Box 2036 Warren, MI 48090-2036		7,993.08	NA	NA	0.00
	Capital One, Attn: Bankruptcy PO Box 30253 Salt Lake City, UT 84130		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card, Attn:  Correspondence Dept. PO  Box 15298 Wilmington, DE	19850	0.00	NA	NA	0.00
	Citibank N.A., Attn.  Bankruptcy Dept. PO Box  Sioux Falls, SD 57117		11,905.29	NA	NA	0.00
	Citibank, N.A., Attn. Capital  Manegement Services 698 1/2  S. Ogden Street Buffalo, NY	14206-2317	3,101.32	NA	NA	0.00
	ComEd, Attn. Bankruptcy  Dept. 4300 Winfield Road,  Suite Warrenville, IL 60555		133.27	NA	NA	0.00
	Discover Financial, Attn.  Bankruptcy Dept. PO Box  3025 New Albany, OH 43054		0.00	NA	NA	0.00
	First Bank Puerto Rico, Attn:  Bankruptcy Dept. 9795 S  Dixie Hwy. Pinecrest, FL	33156	0.00	NA	NA	0.00
	JPMorgan Chase Bank, N.A.,  Attn. Bankruptcy Dept. 1 S.  Northwest Hwy, Park Ridge  LPO Park Ridge, IL 60068		62,186.06	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	JPMorgan Chase Bank, N.A., Attn. Bankruptcy Dept. 5813 N. Milwaukee Ave(Milwaukee LPO) Chicago, IL 60646		60,126.00	NA	NA	0.00
	Kohls/Capital One, Attn: Bankruptcy N56 W17000 Ridgewood Dr Menomonee Falls, WI 53051		0.00	NA	NA	0.00
	Land Surveying Services Inc., 574 W. Colfax Street Palatine, IL 60067		350.00	NA	NA	0.00
	Midwest Credit Management, Inc., Attn. Bankruptcy Dept. 2365 Northside Drive, Suite 300 San Diego, CA 92108		33,524.69	NA	NA	0.00
	North Shore Agency, Attn. Bankrtpcy Dept. PO Box 4945 Trenton, NJ 08650		229.05	NA	NA	0.00
	NorthShore University Health System, Attn. Billing / Bankruptcy Dept. 23056 Network Place Chicago, IL 60673-1230		2,940.99	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	PNC Bank, Attn. Bakruptcy Dept. PO Box 5570 Cleveland, OH 44101		45,247.52	NA	NA	0.00
	PNC Bank, Attn. Credit Collection Services 2 Wells Avenue Newton Center, MA 02459		10,510.64	NA	NA	0.00
	Portfolio Recovery, Attn: Bankruptcy Dept. P.O. Box 41067 Norfolk, VA 23541		4,273.33	NA	NA	0.00
	Quill.com, Attn. Bankruptcy Dept. PO Box 37600 Philadelphia, PA 19101-8870		724.51	NA	NA	0.00
	Stewart Title Guaranty Company, Attn. Bankruptcy Dept. 1980 Post Oak Blvd., Suite 710 Houston, TX 77056		28,369.33	NA	NA	0.00
	Synchrony Bank/Banana Republic, Attn: Bankruptcy PO Box 956060 Orlando, FL 32896		0.00	NA	NA	0.00
	T-Mobile, Attn. Bankruptcy Dept. P.O. Box 629025 El Dorado Hills, CA 95762		314.11	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Tribune Products Co., Attn. Bankruptcy Dept. PO Box 21 Kenilworth, IL 60043		1,527.78	NA	NA	0.00
	Well-Key Urgent Care, Attn. Billing / Bankruptcy Dept. PO Box 6430 Sevierville, TN 37864		175.00	NA	NA	0.00
1	Cach, Llc Its Successors And Assigns As Assignee	7100-000	7,488.99	7,488.99	7,488.99	618.80
2	Forman Real Property, Llc	7100-000	3,120,248.77	3,618,730.08	3,618,730.08	299,008.44
3	Lvnv Funding, Llc Its Successors And Assigns As	7100-000	2,978.79	3,288.95	3,288.95	271.76
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 3,404,348.52</b>	<b>\$ 3,629,508.02</b>	<b>\$ 3,629,508.02</b>	<b>\$ 299,899.00</b>

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 17-23522 JBS Judge: Jack B. Schmetterer Trustee Name: STEVEN R. RADTKE  
Case Name: Marek Loza Date Filed (f) or Converted (c): 08/07/2017 (f)  
341(a) Meeting Date: 09/11/2017  
For Period Ending: 07/25/2019 Claims Bar Date: 08/06/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2017 Toyota Rav4 Mileage: 500	22,000.00	22,000.00		0.00	FA
2. Used Furniture And Miscellaneous Household Goods	1,500.00	0.00		0.00	FA
3. Laptop Computer Lenovo T510	200.00	0.00		0.00	FA
4. Iphone Se	100.00	0.00		0.00	FA
5. Used Personal Clothing	500.00	0.00		0.00	FA
6. Polish & Slavic Federal Credit Union	1.76	0.00		0.00	FA
7. Polish & Slavic Federal Credit Union	31.00	0.00		0.00	FA
8. Wintrust Bank	784.07	0.00		0.00	FA
9. Loza & Associates P.C. -Brother Mfc Fax Machine, Hp Laser Je	0.00	0.00		0.00	FA
10. 2001 Fargo, Inc -Debts Of Corp. Exceed Assets.	0.00	0.00		0.00	FA
11. Cetera Financial Specialists Llc	297,893.10	0.00		0.00	FA
12. Erie Family Life Insurance - Term Life Policy	0.00	0.00		0.00	FA
13. Settlement of estate's interest in alleged fraudulent transfers and related matters between Debtor and others (u)	0.00	504,000.00		504,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

	Gross Value of Remaining Assets			
TOTALS (Excluding Unknown Values)	\$323,009.93	\$526,000.00	\$504,000.00	\$0.00
	(Total Dollar Amount in Column 6)			

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/2019 Hearing on TFR and fee applications set for 7/2/19

3/2019 Begin working on fee petition and final report

Exhibit 8

1/2019 Receipt of estate's interest in settlement proceeds

11/2018 Settlement of estate's interest in alleged fraudulent transfers and related matters between Debtors and others

6/2018 Settlement discussions regarding Trustee's cause of action are pending

5/2018 Discovery is ongoing pursuant to Rule 2004

3/2018 Retained special counsel to pursue

11/2017 Possible fraudulent conveyances

Initial Projected Date of Final Report (TFR): 12/31/2019

Current Projected Date of Final Report (TFR): 12/31/2019

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-23522  
Case Name: Marek Loza

Taxpayer ID No: XX-XXX6911  
For Period Ending: 07/25/2019

Trustee Name: STEVEN R. RADTKE  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX6511  
Checking

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/04/19	13	Law Office of William J. Factor	Settlement proceeds pursuant to order of Court dated 11/29/18	1241-000	\$504,000.00		\$504,000.00
03/20/19	1001	Chester H. Foster, Jr. and Foster Legal Services, PLLC 16311 Byron Drive Orland Park, IL 60462	Special Counsel to Trustee Fees per order of Court dated 11/29/18	3210-000		\$168,000.00	\$336,000.00
04/11/19	1002	Illinois Department of Revenue P.O. Box 19053 Springfield, IL 62794-9053	FEIN: 83-6596911; Tax year ending 03/2019; IL-1041-V	2820-000		\$484.00	\$335,516.00
04/18/19		Transfer to Acct # xxxxxx0050	Transfer of Funds	9999-000		\$335,516.00	\$0.00

COLUMN TOTALS	\$504,000.00	\$504,000.00
Less: Bank Transfers/CD's	\$0.00	\$335,516.00
Subtotal	\$504,000.00	\$168,484.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$504,000.00	\$168,484.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-23522  
Case Name: Marek Loza

Taxpayer ID No: XX-XXX6911  
For Period Ending: 07/25/2019

Trustee Name: STEVEN R. RADTKE  
Bank Name: Axos Bank  
Account Number/CD#: XXXXXX0050  
Checking

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
04/18/19		Transfer from Acct # xxxxxx6511	Transfer of Funds	9999-000	\$335,516.00	\$335,516.00
07/03/19	2001	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	2100-000		\$28,450.00
07/03/19	2002	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	2200-000		\$9.50
07/03/19	2003	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	3110-000		\$3,712.50
07/03/19	2004	Kutchins, Robbins & Diamond, Ltd. 35 East Wacker Drive, Suite 690 Chicago, IL 60601	Final distribution creditor account # representing a payment of 100.00 % per court order.	3410-000		\$3,445.00
07/03/19	2005	Cach, Llc Its Successors And Assigns As Assignee Of Fia Card Services, N.A. Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Final distribution to claim 1 creditor account # representing a payment of 8.26 % per court order.	7100-000		\$618.80
07/03/19	2006	Forman Real Property, Llc 680 N. Lake Shore Drive Unit 1900 Chicago, IL 60611	Final distribution to claim 2 creditor account # representing a payment of 8.26 % per court order.	7100-000		\$299,008.44
						\$271.76

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\$335,516.00      \$335,244.24

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-23522

Case Name: Marek Loza

Taxpayer ID No: XX-XXX6911

For Period Ending: 07/25/2019

Trustee Name: STEVEN R. RADTKE

Bank Name: Axos Bank

Account Number/CD#: XXXXXX0050

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/03/19	2007	Lvnv Funding, Llc Its Successors And Assigns As Assignee Of Hsbc Receivables Acquisition Corporation (Usa) Iv Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Final distribution to claim 3 creditor account # representing a payment of 8.26 % per court order.	7100-000		\$271.76	\$0.00

COLUMN TOTALS	\$335,516.00	\$335,516.00
Less: Bank Transfers/CD's	\$335,516.00	\$0.00
Subtotal	\$0.00	\$335,516.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$335,516.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0050 - Checking	\$0.00	\$335,516.00	\$0.00
XXXXXX6511 - Checking	\$504,000.00	\$168,484.00	\$0.00
	\$504,000.00	\$504,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$504,000.00		
<u>Total Gross Receipts:</u>	<u>\$504,000.00</u>		